

REMARKS

Claims 1, 3, 4, 6-10, 12, 14-18, 20, 22, 24-31 and 33 are still pending in this application. Reconsideration of the application is earnestly requested.

The Examiner has rejected claims 1, 3, 20, 31 and 33 under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,647,376 B1 to *Farrar et al.* in view of U.S. Patent No. 5,679,940 to *Templeton et al.* Claims 4, 6, 7, 17, 18, 22, 24, 26, 27, 28, 29 and 30 are rejected under 35 U.S.C. §103(a) as being unpatentable over *Farrar* and *Templeton*, and further in view of the Business Wire reference, dated April 29, 1999 (*Business Wire*). Claim 8 is rejected under 35 U.S.C. §103(a) as being unpatentable over *Farrar*, *Templeton*, and *Business Wire*, and further in view of U.S. Patent No. 5,703,344 to *Bezy*. Claims 9 and 10 are rejected under 35 U.S.C. §103(a) as being unpatentable over *Farrar* in view of *Bezy* and further in view of *Templeton*. Claims 12, 14, 15, and 16 are rejected under 35 U.S.C. §103(a) as being unpatentable over *Farrar*, *Bezy*, and *Templeton*, and further in view of *Business Wire*. Claim 25 is rejected under 35 U.S.C. §103(a) as being unpatentable over *Farrar* and *Templeton*, and further in view of *Bezy*.

Claim 17 has been amended to recite limitations relating to the translation of separator symbols, format conversion, and checking for a certain type of exclusion relating to the paper check (referred to as ABA exclusion). One of the limitations added relates to translating symbolic characters to alphanumeric characters at the point of sale (POS) device (e.g., the device through which the check is “swiped”). The references do not disclose, teach or suggest translating these symbolic separators (see FIG. 4, items 254, 258, 262, and 266) to alphanumeric characters at the POS device. Support for this limitation can be found at pages 11 and 12 of the specification.

The claim has also been amended to recite that the service request message is created in any desired format and is changed or re-formatted to a format dictated by the service organization (see 122 in FIG. 1) where the switch computer operates. Support for this limitation can be found at page 16 of the specification. The claim has also been amended to recite that exclusion checking on the service request message is performed at the switch. This exclusion checking is a limited ABA (American Banking Association) exclusion verification and an ABA

exclusion table. In order to perform the exclusion checking, the ABA number is extracted from the MICR data without the need for parsing the data. The cited references do not disclose, teach or suggest re-formatting a service request message to a standard format of the service organization (as that entity is defined in the specification) or exclusion checking without the need for parsing the MICR data.

Applicant believes that all pending claims are allowable and respectfully requests a Notice of Allowance for this application from the Examiner. Should the Examiner believe that a telephone conference would expedite the prosecution of this application, the undersigned can be reached at the telephone number set out below.

Respectfully submitted,
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